

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Southern District of Mississippi

In re:  
 Darryl S. Crawford  
 Sandra M. Crawford  
 Debtors

Case No. 12-50059-KMS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0538-1

User: jdutil  
 Form ID: b9a

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: Nov 06, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2013.

db/jdb +Darryl S. Crawford, Sandra M. Crawford, 1100 West Railroad Street,  
 Long Beach, MS 39560-4105  
 3406948 CitiFinancial, Inc., P.O. Box 6042, Sioux Falls, SD 57117-6042  
 3364600 GE CAPITAL/BEST BUY, PO BOX 103106, ROSWELL GA 30076-9106  
 3364602 GULF COAST COMMUNITY FCU, 12364 HIGHWAY 49, GULFPORT MS 39503-2741  
 3364611 ONE MAIN FINANCIAL, PO BOX 140489, IRVING TX 75014-0489  
 3364610 ONE MAIN FINANCIAL, 9354 HIGHWAY 49 STE A, GULFPORT MS 39503-4226  
 3364612 PHYSICIANS CLINIC, PO BOX 555, BILOXI MS 39533-0555  
 3364613 SIMPSON LAW FIRM, PO BOX 1410, RIDGELAND MS 39158-1410  
 3364614 UNITED COLLECTION BUREAU INC, 5620 SOUTHWYCK BLVD, TOLEDO OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: lordlawfirm@bellsouth.net Nov 06 2013 19:51:14 David L.[G] Lord,  
 David L. Lord and Associates, P.A., 1819 24th Avenue, Gulfport, MS 39501  
 tr +EDI: QKRLNTZ.COM Nov 06 2013 19:48:00 Kimberly R. Lentz, 2012 23rd Ave.,  
 Gulfport, MS 39501-2967  
 cr EDI: PHINAMERI.COM Nov 06 2013 19:48:00 AmeriCredit Financial Services, Inc., PO Box 183853,  
 Arlington, TX 76096  
 cr +EDI: BASSASSOC.COM Nov 06 2013 19:48:00 HSBC Bank Nevada, N.A. (Best Buy Co., Inc.),  
 Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 3364594 EDI: AMEREXPR.COM Nov 06 2013 19:48:00 AMERICAN EXPRESS, PO BOX 981537,  
 EL PASO TX 79998-1537  
 3364595 EDI: PHINAMERI.COM Nov 06 2013 19:48:00 AMERICREDIT, PO BOX 78143, PHOENIX AZ 85062-8143  
 3370679 EDI: PHINAMERI.COM Nov 06 2013 19:48:00 AmeriCredit Financial Services, Inc., PO Box 183853,  
 Arlington, Texas 76096  
 3421981 EDI: BECKLEE.COM Nov 06 2013 19:48:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 3364596 EDI: CAPITALONE.COM Nov 06 2013 19:48:00 CAPITAL ONE, PO BOX 85167,  
 RICHMOND VA 23285-5167  
 3364597 EDI: CHASE.COM Nov 06 2013 19:48:00 CHASE, PO BOX 94014, PALATINE IL 60094-4014  
 3364598 EDI: CITICORP.COM Nov 06 2013 19:48:00 CITI CARDS, PO BOX 6500,  
 SIOUX FALLS SD 57117-6500  
 3448253 +EDI: BASSASSOC.COM Nov 06 2013 19:48:00 Capital One, N.A., Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083  
 3371698 EDI: DISCOVER.COM Nov 06 2013 19:48:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 3364599 E-mail/Text: bknotice@erccollections.com Nov 06 2013 19:51:46 ENHANCED RECOVERY COMPANY,  
 8014 BAYBERRY RD, JACKSONVILLE FL 32256-7412  
 3389420 EDI: RMSC.COM Nov 06 2013 19:48:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
 PO Box 960061, Orlando FL 32896-0661  
 3400582 EDI: RECOVERYCORP.COM Nov 06 2013 19:48:00 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 3364601 EDI: RMSC.COM Nov 06 2013 19:48:00 GEMB, PO BOX 960061, ORLANDO FL 32896-0061  
 3364603 EDI: HFC.COM Nov 06 2013 19:48:00 HSBC, PO BOX 5238, CAROL STREAM IL 60197-5238  
 3418160 +EDI: BASSASSOC.COM Nov 06 2013 19:48:00 HSBC Bank Nevada, N.A. (Best Buy Co., Inc.),  
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
 3382977 EDI: IRS.COM Nov 06 2013 19:48:00 INTERNAL REVENUE SERVICE, C/O HONORABLE ERIC HOLDER,  
 950 PENNSYLVANIA AVE NW, WASHINGTON DC 20530-0009  
 3364604 E-mail/Text: crockett.lindsey@usdoj.gov Nov 06 2013 19:52:10 INTERNAL REVENUE SERVICE,  
 C/O HONORABLE CROCKET LINDSAY, 1575 20TH AVE, GULFPORT MS 39501-2040  
 3364605 EDI: IRS.COM Nov 06 2013 19:48:00 INTERNAL REVENUE SERVICE, PO Box 7346,  
 Philadelphia PA 19101-7346  
 3364607 EDI: IRS.COM Nov 06 2013 19:48:00 IRS, PO BOX 21126, PHILADELPHIA PA 19114-0326  
 3364606 E-mail/Text: david.usry@usdoj.gov Nov 06 2013 19:51:55 INTERNAL REVENUE SERVICE,  
 C/O US ATTORNEY, 501 E COURT ST STE 4.430, JACKSON MS 39201-5025  
 3364609 EDI: RMSC.COM Nov 06 2013 19:48:00 JC PENNEY, PO BOX 36955, CANTON OH 44735-6955  
 3410822 EDI: RESURGENT.COM Nov 06 2013 19:48:00 LVNV Funding LLC its successors and assigns as,  
 assignee of OneMain Financial, Inc, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 3395932 +EDI: OPHSUBSID.COM Nov 06 2013 19:48:00 OAK HARBOR CAPITAL IV, LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 3420486 EDI: PRA.COM Nov 06 2013 19:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk VA 23541  
 3401175 EDI: Q3G.COM Nov 06 2013 19:48:00 Quantum3 Group LLC as agent for,  
 World Financial Capital Bank, PO Box 788, Kirkland, WA 98083-0788  
 3364615 +EDI: WFFC.COM Nov 06 2013 19:48:00 WELLS FARGO, 800 WALNUT ST, DES MOINES IA 50309-3891  
 3364616 EDI: WFNNB.COM Nov 06 2013 19:48:00 WFCB VENUE, PO BOX 183043, COLUMBUS OH 43218-3043  
 3560944 EDI: ECAST.COM Nov 06 2013 19:48:00 eCAST Settlement Corporation, POB 29262,  
 New York NY 10087-9262

TOTAL: 32

District/off: 0538-1

User: jdutil  
Form ID: b9a

Page 2 of 2  
Total Noticed: 41

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200,  
Tucson, AZ 85712-1083  
cr\* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262  
3424571\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541)  
3364608 ##JWARD CONVILLE ESQ, 111 VETERANS BLVD STE 1660, METAIRIE LA 70005-4919  
TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 08, 2013

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 6, 2013 at the address(es) listed below:

David L.[G] Lord on behalf of Debtor Darryl S. Crawford lordlawfirm@bellsouth.net,  
lordlawfirmecf@gmail.com  
David L.[G] Lord on behalf of Joint Debtor Sandra M. Crawford lordlawfirm@bellsouth.net,  
lordlawfirmecf@gmail.com  
Kimberly R. Lentz 7trustee@cableone.net, klentz@ecf.epiqsystems.com  
United States Trustee USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT**  
Southern District of Mississippi

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 1/12/12 and was converted to a case under chapter 7 on 11/4/13.

**Creditors – Do not file this notice in connection with any proof of claim you submit to the court.  
See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Darryl S. Crawford  
1100 West Railroad Street  
Long Beach, MS 39560

Sandra M. Crawford  
1100 West Railroad Street  
Long Beach, MS 39560

Case Number:  
12-50059-KMS

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-0524  
xxx-xx-1424

Attorney for Debtor(s) (name and address):

David L.[G] Lord  
David L. Lord and Associates, P.A.  
1819 24th Avenue  
Gulfport, MS 39501  
Telephone number: 228 868-5667

Bankruptcy Trustee (name and address):

Kimberly R. Lentz  
2012 23rd Ave.  
Gulfport, MS 39501  
Telephone number: 228-867-6050

**Meeting of Creditors**

**NOTICE: Debtor(s) must provide original picture identification and proof of Social Security Number to the Trustee at the Meeting of Creditors. Failure to do so may result in your case being dismissed.**

Date: **December 10, 2013**

Time: **02:30 PM**

Location: **Hancock Bank Building, 2510 14th Street, Room 920, Gulfport, MS 39501**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 2/10/14**

**Deadline for Debtor(s) to file Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management (Official Form B23): Within Sixty (60) days after the first date set for the meeting of creditors under Sec. 341 of the Code. If a joint petition is filed, each spouse must complete and file a separate certification.**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors unless: the case was converted to chapter 7 more than one year after the entry of the first order confirming a plan under chapter 11, 12, or 13; or the case was previously pending in chapter 7 and the time to object to a claimed exemption had expired in the original chapter 7 case.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

Dan M. Russell, Jr. U.S. Courthouse  
2012 15th Street, Suite 244  
Gulfport, MS 39501  
Telephone number: 228-563-1790

**For the Court:**

Clerk of the Bankruptcy Court:  
Danny L. Miller

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 11/6/13

## EXPLANATIONS

**B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>Refer to Other Side for Important Deadlines and Notices</b>	
<p><b>FAILURE OF THE DEBTOR(S) AND DEBTOR(S)' ATTORNEY to appear at the § 341(a) Meeting, to timely file schedules and related documents, to pay required fees or produce required payment advices and income tax records pursuant to 11 USC § 521 may result in dismissal of the debtor(s) without further notice.</b></p> <p><b>FAILURE OF THE DEBTOR(S) to file Official Form B23 – Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management may result in the case being closed without the entry of the discharge and without further notice from the Court. If the case is closed and the Debtor still seeks a discharge, a Motion to Reopen the Case to Allow the Debtor to File the Financial Management Course Certificate and the accompanying filing fee will be required.</b></p>	
<b>Note:</b>	Cell phones and other electronic devices are generally not allowed in the courthouses of this District. For additional information visit <a href="http://www.mssb.uscourts.gov">www.mssb.uscourts.gov</a> .